

Howard Hanna Real Estate Services does not have a company policy requiring that its Sales Agents, Associate Brokers, or any member of staff obtain identification or proof of U.S. citizenship from Buyers or Sellers prior to showing property or entering into an agreement to list property.

PREQUALIFICATION: Howard Hanna Real Estate Services does not have a company policy requiring that its Sales Agents or Associate Brokers obtain a letter of pre-qualification/pre-approval for a mortgage or home loan or proof of funds prior to showing a property available for sale. However, it is advisable that prospective purchasers of real estate contact a lender prior to enlisting the services of a licensed real estate agent so that they are in the strongest position to present an offer acceptable to a Seller should they identify a property for which they would like to present an offer. It should be noted that sellers of real property may require a mortgage pre-qualification.

EXCLUSIVE BUYER CONTRACTS: As your Licensed Associate Broker, I do not require an exclusive buyer agreement; instead, I utilize a non-exclusive agreement specific to each individual property I show you.

NY STATE REQUIRED DISCLOSURES: New York State Law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. As such, it is also the policy of Howard Hanna Real Estate Services that all licensees present all Buyers, Sellers, Landlords, and Tenants with the NEW YORK STATE DISCLOSURE FORM, furnished by the Department of State FOR BUYER AND SELLER and/or LANDLORD AND TENANT upon first substantive contact.

Pursuant to New York State Law, all licensees associated with Howard Hanna Real Estate Services are required to provide to a prospective purchaser, tenant, seller, or landlord upon first substantive contact a disclosure notice furnished by the Department of State, containing substantive provisions of the New York State Human Rights Law, which may be provided by email, text, electronic messaging system or hardcopy. An electronic communication containing a link to the required disclosure notice shall be permissible, provided the communication also contains text to inform the prospective purchaser, tenant, seller, or landlord that the link contains information regarding the New York State Human Rights Law.